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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/715,014

11/17/2003

Sheyda Mostowfi

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24504

7590

05/12/2009

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EXAMINER

GRAHAM, CLEMENT B

ART UNIT

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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 10/715,014	<b>Applicant(s)</b> MOSTOWFI, SHEYDA	
	<b>Examiner</b> Clement B. Graham	<b>Art Unit</b> 3696	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 29 October 2008.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1 and 3-17 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1, 3-17 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)          | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)          | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____  | 6) <input type="checkbox"/> Other: _____                          |

### DETAILED ACTION

1 Applicant's request for reconsideration of the finality of the rejection of the last Office action is persuasive and, therefore, the finality of that action is withdrawn.

2. claims 1, 3-17, remained pending.

#### *Claim Rejections - 35 USC § 103*

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1, 3-17, are rejected under 35 U.S.C. 103(a) as being unpatentable over Youngblood, JR, (U.S Pub: 2003/0149647) in view Greenwood et al (Hereinafter Greenwood U.S Pub: 2002/0152155 A1).

As per claim 1, Youngblood Jr discloses in a method for collecting a debt of a debtor to a creditor, the method comprising  
entering in a data processing system data at least comprising data concerning the debtor and the debt ( see column 2 para 0026) permitting for the debt access for at least two parties to at least a part of the data entered in the system, and initiating an action for collecting the debt on a basis of the data entered in the database an improvement consisting of (see column 2 para 0025, 0026, 0028 and column 3 para 0030).

Youngblood Jr fail to explicitly teach entering accounting data regarding accounts payable to the creditor and payments to the creditor into the system enabling a financing party providing a loan to the creditor on the payable accounts to inspect at least a part of the accounting data for determining an amount of the loan based on at least the part of the accounting data, determining a rating from the at least part of the accounting data; d) determining an amount of the loan based

on the rating; and e) providing the loan in the determined amount by the financing party to the creditor.

However Goodman discloses collateral is routinely taken as security for most loans. The Collateral Management module records the collateral information gathered during the sales origination process, records it in a loan obligation record, and monitors its location and/or status. In the case of negotiable collateral, values can be adjusted through the use of outside rating services. Third party credit rating services and other links such as connections to the financial institution's General Ledger records, Central Information File, and Treasury Department are all accommodated through bilateral Accounting Interfaces 41 (see column 2 para 0018, 0032, and column 3 0035, 0041 and column 5 para 0086).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Youngblood Jr to include entering accounting data regarding accounts payable to the creditor and payments to the creditor into the system enabling a financing party providing a loan to the creditor on the payable accounts to inspect at least a part of the accounting data for determining an amount of the loan based on at least the part of the accounting data, determining a rating from the at least part of the accounting data; d) determining an amount of the loan based on the rating; and e) providing the loan in the determined amount by the financing party to the creditor taught by Goodman in order to finance debt.

As per claim 3, Youngblood Jr discloses wherein the accounting data comprises one or more of a group comprising an average duration of outstanding of the payable accounts, a peak duration of the outstanding of the payable accounts, a total number or sum of payable accounts, a total number or sum of overdue payable accounts, a total or sum of overdue, uncollectible payable accounts. (see column 2 para 0021-0022 and claim 21).

As per claim 4, Youngblood, Jr discloses wherein a status is assigned to each debt indicating a progress of the debt, a new status being assigned to the debt upon detection by the system of an action or response thereto, the new status preferably depending on a current status and a contents of the action (see column 2 para 0021-0022 and claim 21).

As per claim 5, Youngblood, Jr discloses comprising the further step of determining a new action from the new status and/or the contents of the action (see column 2 para 0021-0022 and claim 21).

As per claim 6, Youngblood, Jr discloses comprising the step of:  
assigning a party responsible for the new action and transmitting information on the new status to the party responsible for the new action (see column 2 para 0021-0022 and claim 21).

As per claim 7, Youngblood, Jr discloses comprising determining the new status based on a workflow (see column 2 para 0021-0022 and claim 21).

As per claim 8, Youngblood, Jr discloses further comprising assigning to each action or expected action a time limit and a party responsible for the action (see column 2 para 0021-0022 and claim 21).

As per claim 9, Youngblood, Jr discloses comprising assigning a fine to the party responsible for the action, when the action is not completed upon expiry of the time limit (see column 2 para 0021-0022 and claim 21).

As per claim 10, Youngblood, Jr discloses further comprising:  
entering a criterion which, upon fulfillment thereof, initiates an action; repetitively checking a debt for fulfillment of the criterion; and initiating the action upon fulfillment of the criterion (see column 2 para 0021-0022 and claim 21).

As per claim 11, Youngblood, Jr discloses wherein the criterion comprises a criterion for convicting a debtor by a court, the action comprising sending data concerning the debtor and the corresponding debt to the court (see column 2 para 0021-0022 and claim 21).

As per claim 12, Youngblood Jr discloses comprising receiving a verdict from the court and sending the verdict to the debtor (see column 2 para 0021-0022 and claim 21).

As per claim 13, Youngblood Jr discloses a method for determining an amount of a loan to a banking customer, the loan being based on accounts payable to the banking customer, the method comprising a) inspecting via a data processing system at least a part of accounting data regarding the payable accounts the accounting data comprising data relating to all accounts payable to the banking customer and having been entered by the banking customer into the system(see column 2 para 0025, 0026, 0028 and column 3 para 0030).

Youngblood JR fail to explicitly determining an amount of the loan based on at least the part of the accounting data, determining a rating from the at least part of the accounting data, determining an amount of the loan based on the rating, and providing the loan in the determined amount by the financing party to the creditor.

However Goodman discloses collateral is routinely taken as security for most loans. The Collateral Management module records the collateral information gathered during the sales origination process, records it in a loan obligation record, and monitors its location and/or status. In the case of negotiable collateral, values can be adjusted through the use of outside rating services. Third party credit rating services and other links such as connections to the financial institution's General Ledger records, Central Information File, and Treasury Department are all accommodated through bilateral Accounting Interfaces 41 (see column 2 para 0018, 0032, and column 3 0035, 0041 and column 5 para 0086).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Youngblood Jr to include determining an amount of the loan based on at least the part of the accounting data, determining a rating from the at least part of the accounting data, determining an amount of the loan based on the rating, and providing the loan in the determined amount by the financing party to the creditor taught by Goodman in order to finance debt.

As per claim 14, Youngblood Jr discloses wherein the system comprises a debt collecting system, the accounting data in the debt collecting system being further applied for initiating an action for collecting an amount of the payable account on a basis of the data entered in the database (see column 12 para 0151 and column 1 para 0230 and column 20 para 0266 and column 25 para 0323 and column 2 para 0015, 0021).

As per claim 15, Youngblood Jr discloses in a method for collecting a debt of a debtor to a creditor, the method comprising;

entering in a data processing system data at least comprising data concerning the debtor and the debt (see column 2 para 0025, 0026, 0028 and column 3 para 0030) permitting for the debt access for at least two parties to at least a part of the data entered in the system and initiating an action for collecting the debt on a basis of the data entered in the database (see column 2 para 0025, 0026, 0028 and column 3 para 0030).

Youngblood Jr fail to explicitly teach entering a criterion which, upon fulfillment thereof, initiates an action, repetitively checking a debt for fulfillment of the criterion; and initiating the action upon fulfillment of the criterion.

However Goodman discloses collateral is routinely taken as security for most loans. The Collateral Management module records the collateral information gathered during the sales origination process, records it in a loan obligation record, and monitors its location and/or status. In the case of negotiable collateral, values can be adjusted through the use of outside rating services. Third party credit rating services and other links such as connections to the financial institution's General Ledger records, Central Information File, and Treasury Department are all accommodated through bilateral Accounting Interfaces 41(see column 2 para 0018, 0032, and column 3 0035, 0041 and column 5 para 0086).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Youngblood Jr to entering a criterion which, upon fulfillment thereof, initiates an action, repetitively checking a debt for fulfillment of the criterion and initiating the action upon fulfillment of the criterion taught by Goodman in order to finance debt.

As per claim 16, Youngblood, Jr discloses wherein the criterion comprises a criterion for convicting a debtor by a court, and the action comprising sending data concerning the debtor and the corresponding debt to the court (see column 12 para 0151 and column 1 para 0230 and column 20 para 0266 and column 25 para 0323 and column 2 para 0015, 0021).

As per claim 16, Youngblood, Jr discloses comprising receiving a verdict from the court and sending the verdict to the debtor (see column 12 para 0151 and column 1 para 0230 and column 20 para 0266 and column 25 para 0323 and column 2 para 0015, 0021).

### **RESPONSE TO ARGUMENTS**

5. Applicant's arguments filed 10/29/08 has been fully considered but they are not persuasive for the following reasons.

6. In response to Applicant's arguments that Youngblood Jr fail to teach or suggest "inspecting via a data processing system at least a part of accounting data regarding the payable accounts the accounting data comprising data relating to all accounts payable to the banking customer and having been entered by the banking customer into the system determining an amount of the loan based on at least the part of the accounting data, determining a rating from the at least part of the accounting data, determining an amount of the loan based on the rating,

and providing the loan in the determined amount by the financing party to the creditor “ the examiner disagrees with Applicant’s because these claimed limitations were addressed as stated. Youngblood JR discloses a method for determining an amount of a loan to a banking customer, the loan being based on accounts payable to the banking customer, the method comprising a) inspecting via a data processing system at least a part of accounting data regarding the payable accounts the accounting data comprising data relating to all accounts payable to the banking customer and having been entered by the banking customer into the system(see column 2 para 0025, 0026, 0028 and column 3 para 0030).

Goodman discloses collateral is routinely taken as security for most loans. The Collateral Management module records the collateral information gathered during the sales origination process, records it in a loan obligation record, and monitors its location and/or status. In the case of negotiable collateral, values can be adjusted through the use of outside rating services. Third party credit rating services and other links such as connections to the financial institution's General Ledger records, Central Information File, and Treasury Department are all accommodated through bilateral Accounting Interfaces (see column 2 para 0018, 0032, and column 3 0035, 0041 and column 5 para 0086).

Therefore it is obvious clear that Applicant’s claimed limitations were addressed with the teachings of Youngblood JR and Goodman.

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement B. Graham whose telephone number is 571-272-6795. The examiner can normally be reached on 7am to 5pm.



**Conclusion**

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Thomas Dixon can be reached on (571) 272-6803. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/THOMAS A DIXON/

Supervisory Patent Examiner, Art Unit 3696

CG

May 1, 2009